

**Information to identify the case:**

Debtor 1	<u>Diane L. Mahon</u>	Social Security number or ITIN	xxx-xx-8207
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-17128-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Diane L. Mahon

7/13/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Diane L. Mahon  
 Debtor

Case No. 18-17128-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db  
 517446895 +Diane L. Mahon, 6297 Harding Highway, Mays Landing, NJ 08330-1513  
 517446898 +APG Bariatrics, PO Box 786061, Philadelphia, PA 19178-6061  
 +Atlantic County, Dept. of Family & Community Development, 1333 Atlantic Avenue,  
 Atlantic City, NJ 08401-7212  
 517446899 +Baxter Financial, LLC, c/o Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 517446902 +Geico, Region 8 Policy, PO Box 9506, Fredericksburg, VA 22403-9506  
 517446904 +Lyons, Dougherty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239  
 517446905 +Nationstar Mortgage, LLC d/b/a Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd,  
 Coppell, TX 75019-4620  
 517446906 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
 517446909 +South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100  
 517446911 +Urgent Care Egg Harbor, PO Box 786061, Philadelphia, PA 19178-6061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517446896 +EDI: ATTWIREBK.COM Jul 14 2018 03:13:00 AT&T, c/o Bankruptcy, PO Box 769,  
 Arlington, TX 76004-0769  
 517446897 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 13 2018 23:35:23 Atlantic City Electric,  
 PO Box 13610, Philadelphia, PA 19101-3610  
 517446900 +EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517446901 EDI: CCS.COM Jul 14 2018 03:13:00 Credit Collection Services, PO box 607,  
 Norwood, MA 02062-0607  
 517446903 EDI: IIC9.COM Jul 14 2018 03:13:00 IC System, 444 Highway 96 East, PO Box 64378,  
 St. Paul, MN 55164-0378  
 517446907 +EDI: AGFINANCE.COM Jul 14 2018 03:13:00 OneMain, Attn: Bankruptcy, 601 NW 2nd Street,  
 Evansville, IN 47708-1013  
 517446908 +EDI: DRIV.COM Jul 14 2018 03:13:00 Santander Consumer USA, PO Box 961245,  
 Ft Worth, TX 76161-0244  
 517448683 +EDI: RMSC.COM Jul 14 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517446910 +EDI: RMSC.COM Jul 14 2018 03:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com,  
 dss@trustesolutions.net  
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
 jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net  
 Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jul 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Victor M Saul on behalf of Debtor Diane L. Mahon vsaul@comcast.net, G4231@notify.cincompass.com  
TOTAL: 5